

ABSTRACT OF THE DISCLOSURE

A method and a Financial Product providing for Banks and other large Finance Companies (Intermediaries) to market and fund the Financial Product to its Customers (Customers) and potential Customers, whereby the entire Financial Product processes are administered by a contracted Finance Company (Contractor) that possess loan, leasing and/or factoring specialty expertise that the Intermediary does not have or cannot duplicate cost effectively. The Contractor will indemnify and/or insure the Intermediary from loss of principle and interest, thereby eliminating all risk to the Intermediary, or alternatively the Contractor will indemnify the Intermediary, and further guarantee the indemnification through an insurance company in the form of a performance bond, or another third party in the form of a put option. In a further alternative the indemnification may be entirely in the form of a performance bond or put option. Since the Intermediary provides money for the Financial Product, the cost will be in most cases lower than the cost of money the Contractor can provide directly. The Contractor is able to drastically reduce its marketing costs as volume gets funneled in from its customer Intermediaries. The Customer benefits from having easier access to the various Financial Products and a lower price due to this process. The Intermediary can now serve its customers better, employ funds more efficiently, earn fees for providing marketing services benefitting the Contractor, all while completely eliminating the risk of loss on the contracted Financial Products.